

Information to identify the case:

Debtor 1	James P Durkin	Social Security number or ITIN xxx-xx-2583
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Gina M Durkin	Social Security number or ITIN xxx-xx-4578
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-33362-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James P Durkin

Gina M Durkin

3/6/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 7
United States Bankruptcy Court
District of New JerseyIn re:
James P Durkin
Gina M Durkin
DebtorsCase No. 14-33362-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 5
Total Noticed: 115

Date Rcvd: Mar 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2020.

db/jdb +James P Durkin, Gina M Durkin, 167 Post Ave., Lyndhurst, NJ 07071-2318
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
 515308734 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 515239912 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515176361 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2222 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
 515393935 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 515176355 Citi Residential Lendi/CitiMortgage, Attn: Bankruptcy Department, Po Box 79022 Ms 322, St. Louis, MO 63179
 515176356 Citi Residential Lendi/CitiMortgage, 2077 N Main St Ste 1050, Santa Ana, CA 92706
 515176364 +City Ntl Bk/Ocwen Loan Service, Attn: Bankruptcy, P.O. Box 24738, West Palm Beach, FL 33416-4738
 515176365 +City Ntl Bk/Ocwen Loan Service, 12650 Ingenuity Dr, Orlando, FL 32826-2703
 515400825 Deutsche Bank National Trust Company, Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
 515176388 +Ditech.com/GMAC Mortgage, Po Box 4622, Waterloo, IA 50704-4622
 515176387 +Ditech.com/GMAC Mortgage, Attn: Bankruptcy, 1100 Virginia Dr, Fort Washington, PA 19034-3276
 515176391 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 515176393 +Everhome Mortgage Co/Ever Bank, 301 West Bay Street, Jacksonville, FL 32202-5184
 515176392 +Everhome Mortgage Co/Ever Bank, Attn: Bankruptcy Department, 301 West Bay Street, Jacksonville, FL 32202-5184
 515176394 +Experian, P.O. Box 19719, Irvine, CA 92623-9719
 515176414 +Law Firm of Allan C. Smith, The Bucks County Office Center, 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597
 515176415 +New Century Mortgage C/Carrington, 1610 E. St. Andrew Place, B150, Santa Ana, CA 92705-4941
 515176416 +New Century Mortgage C/Carrington, 18400 Von Karman Ave Ste, Irvine, CA 92612-1514
 515176423 +Sheena Daneshyar, 140 Corporate Blvd., Norfolk, VA 23502-4952
 518384587 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 518384588 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 515176438 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 06 2020 23:23:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 06 2020 23:23:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515176315 +EDI: AMEREXPR.COM Mar 07 2020 03:53:00 American Express, P.o. Box 981537, El Paso, TX 79998-1537
 515176313 +EDI: BECKLEE.COM Mar 07 2020 03:53:00 American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
 515375471 EDI: BECKLEE.COM Mar 07 2020 03:53:00 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515344509 EDI: BECKLEE.COM Mar 07 2020 03:53:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515176319 EDI: BANKAMER.COM Mar 07 2020 03:53:00 Bk Of Amer, 4161 Piedmont Parkway, Greensboro, NC 27410
 515176320 EDI: BANKAMER.COM Mar 07 2020 03:53:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
 515262859 +EDI: BANKAMER.COM Mar 07 2020 03:53:00 Bank of America, N.A., Bankruptcy Department, P.O. Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012
 515176317 +EDI: TSYS2.COM Mar 07 2020 03:53:00 Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
 515176318 +EDI: TSYS2.COM Mar 07 2020 03:53:00 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 515210408 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 06 2020 23:40:33 CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
 515176339 EDI: CAPITALONE.COM Mar 07 2020 03:53:00 Capital 1 Bank, Po Box 85520, Richmond, VA 23285
 515176353 EDI: CITICORP.COM Mar 07 2020 03:53:00 Childrens Place/Citicorp Credit Services, Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195
 515176357 EDI: CITICORP.COM Mar 07 2020 03:53:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
 515176359 EDI: CITICORP.COM Mar 07 2020 03:53:00 Citibank Usa, Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195

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Total Noticed: 115

Date Rcvd: Mar 06, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515176321 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 06 2020 23:39:24
Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor,
Denver, CO 80237-3485
515176322 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 06 2020 23:39:56
Cach Llc/Square Two Financial, 4340 S Monaco St Unit 2, Denver, CO 80237-3581
515176323 +E-mail/Text: bankruptcy@cavps.com Mar 06 2020 23:24:00 Calvary Portfolio Services,
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
515176324 +E-mail/Text: bankruptcy@cavps.com Mar 06 2020 23:24:00 Calvary Portfolio Services,
Po Box 27288, Tempe, AZ 85285-7288
515176327 +EDI: CAPITALONE.COM Mar 07 2020 03:53:00 Cap One, Po Box 5253,
Carol Stream, IL 60197-5253
515176325 +EDI: CAPITALONE.COM Mar 07 2020 03:53:00 Cap One, Po Box 30253,
Salt Lake City, UT 84130-0253
515176332 +EDI: CAPITALONE.COM Mar 07 2020 03:53:00 Cap1/boscv, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
515176333 +EDI: CAPITALONE.COM Mar 07 2020 03:53:00 Capital 1 Bank, Attn: General Correspondence,
Po Box 30285, Salt Lake City, UT 84130-0285
515176346 E-mail/Text: cms-bk@cms-collect.com Mar 06 2020 23:23:23 Capital Management Services,
698 1/2 South Ogden St, Buffalo, NY 14206-2317
515220375 +E-mail/Text: bankruptcy@cavps.com Mar 06 2020 23:24:00 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
515176354 +EDI: CITICORP.COM Mar 07 2020 03:53:00 Childrens Place/Citicorp Credit Services,
Po Box 6497, Sioux Falls, SD 57117-6497
515176358 +EDI: CITICORP.COM Mar 07 2020 03:53:00 Citibank Sd, Na, Pob 6241,
Sioux Falls, SD 57117-6241
515176360 +EDI: CITICORP.COM Mar 07 2020 03:53:00 Citibank Usa, Po Box 6497,
Sioux Falls, SD 57117-6497
515176366 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/Chadwicks, Attn: Bankruptcy,
Po Box 182686, Columbus, OH 43218-2686
515176367 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/Chadwicks, Po Box 182789,
Columbus, OH 43218-2789
515176369 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/Dress Barn, Po Box 182789,
Columbus, OH 43218-2789
515176368 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/Dress Barn, Attention: Bankruptcy,
P.O. Box 182686, Columbus, OH 43218-2686
515176370 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,
Po Box 182686, Columbus, OH 43218-2686
515176371 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/Lane Bryant, Po Box 182789,
Columbus, OH 43218-2789
515176375 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/Mandees, Attn: Bankruptcy,
Po Box 182686, Columbus, OH 43218-2686
515176374 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/Mandees, Po Box 182686,
Columbus, OH 43218-2686
515176376 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/Mandees, 401 Hackensack Ave,
Hackensack, NJ 07601-6411
515176378 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/New York & Company,
Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686
515176379 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/New York & Company, 220 W Schrock Rd,
Westerville, OH 43081-2873
515176381 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/Woman Within, 4590 E Broad St,
Columbus, OH 43213-1301
515176380 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/Woman Within, Attention: Bankruptcy,
Po Box 182686, Columbus, OH 43218-2686
515176372 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/lnbryant, Po Box 182789,
Columbus, OH 43218-2789
515176373 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity Bank/mandee, Po Box 182789,
Columbus, OH 43218-2789
515176383 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity/Avenue, Po Box 182789,
Columbus, OH 43218-2789
515176382 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Comenity/Avenue, Attn:Bankruptcy, Po Box 182125,
Columbus, OH 43218-2125
515176384 E-mail/PDF: DellBKNNotifications@resurgent.com Mar 06 2020 23:39:23 Dell Financial Services,
Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
515176385 +E-mail/PDF: DellBKNNotifications@resurgent.com Mar 06 2020 23:39:22 Dell Financial Services,
Po Box 81607, Austin, TX 78708-1607
515188425 EDI: DISCOVER.COM Mar 07 2020 03:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
515176386 +EDI: DISCOVER.COM Mar 07 2020 03:53:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
515176389 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Domstication, Po Box 182789,
Columbus, OH 43218-2789
515176390 +EDI: TSYS2.COM Mar 07 2020 03:53:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
515176395 +EDI: AMINFOFP.COM Mar 07 2020 03:53:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
515176397 +EDI: RMSC.COM Mar 07 2020 03:53:00 GECRB/ Old Navy, Po Box 965005,
Orlando, FL 32896-5005
515176396 +EDI: RMSC.COM Mar 07 2020 03:53:00 GECRB/ Old Navy, Attention: GEMB, Po Box 103104,
Roswell, GA 30076-9104

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Total Noticed: 115

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
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515176398 +EDI: RMSC.COM Mar 07 2020 03:53:00 GECRB/ PayPal Buyer credit, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
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 Orlando, FL 32896-5005
 515176400 +EDI: RMSC.COM Mar 07 2020 03:53:00 GECRB/6th Ave Elec, Attention: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 515176401 +EDI: RMSC.COM Mar 07 2020 03:53:00 GECRB/6th Ave Elec, C/o Po Box 965036,
 Orlando, FL 32896-0001
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 Po Box 103104, Roswell, GA 30076-9104
 515176405 +EDI: RMSC.COM Mar 07 2020 03:53:00 GECRB/Lowes, Po Box 965005, Orlando, FL 32896-5005
 515176404 +EDI: RMSC.COM Mar 07 2020 03:53:00 GECRB/Lowes, Attention: Bankruptcy Department,
 Po Box 103104, Roswell, GA 30076-9104
 515176407 +EDI: RMSC.COM Mar 07 2020 03:53:00 GECRB/Thomasville, Attention: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 515176408 +EDI: RMSC.COM Mar 07 2020 03:53:00 GECRB/Thomasville, C/o Po Box 965036,
 Orlando, FL 32896-0001
 515176409 +EDI: RMSC.COM Mar 07 2020 03:53:00 GECRB/Walmart, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 515176410 +EDI: RMSC.COM Mar 07 2020 03:53:00 GECRB/Walmart, Po Box 965024, Orlando, FL 32896-5024
 515176411 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 06 2020 23:23:21 Green Tree Servicing L,
 Po Box 6172, Rapid City, SD 57709-6172
 515176347 EDI: JPMORGANCHASE Mar 07 2020 03:53:00 Chase, Po Box 15298, Wilmington, DE 19850
 515176352 EDI: JPMORGANCHASE Mar 07 2020 03:53:00 Chase - Cc, Po Box 15298, Wilmington, DE 19850
 515176413 +EDI: WFNNB.COM Mar 07 2020 03:53:00 Lane Bryant Retail/soa, 450 Winks Ln,
 Bensalem, PA 19020-5932
 515176419 EDI: PRA.COM Mar 07 2020 03:53:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502
 515176417 EDI: PRA.COM Mar 07 2020 03:53:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
 Norfolk, VA 23541
 515399093 EDI: PRA.COM Mar 07 2020 03:53:00 Portfolio Recovery Associates, LLC,
 c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
 515399289 EDI: PRA.COM Mar 07 2020 03:53:00 Portfolio Recovery Associates, LLC, c/o Paypal,
 POB 41067, Norfolk VA 23541
 515399170 EDI: PRA.COM Mar 07 2020 03:53:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
 POB 41067, Norfolk VA 23541
 515244198 EDI: Q3G.COM Mar 07 2020 03:53:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 515176421 +EDI: SEARS.COM Mar 07 2020 03:53:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 515176422 +EDI: SEARS.COM Mar 07 2020 03:53:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 515176424 +EDI: RMSC.COM Mar 07 2020 03:53:00 Syncb/ashley Homestore, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 515176425 +EDI: RMSC.COM Mar 07 2020 03:53:00 Syncb/care Credit, Po Box 965036,
 Orlando, FL 32896-5036
 515176426 +EDI: RMSC.COM Mar 07 2020 03:53:00 Syncb/lord & Tay, Po Box 965015,
 Orlando, FL 32896-5015
 515176428 +EDI: RMSC.COM Mar 07 2020 03:53:00 Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
 515176434 EDI: TFSR.COM Mar 07 2020 03:53:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
 Parsippany, NJ 07054
 515176431 EDI: TFSR.COM Mar 07 2020 03:53:00 Toyota Motor Credit Co, Toyota Financial Services,
 Po Box 8026, Cedar Rapid, IA 52408
 515176429 +EDI: WTRRNBNK.COM Mar 07 2020 03:53:00 Target N.b., Po Box 673,
 Minneapolis, MN 55440-0673
 515176430 +EDI: WTRRNBNK.COM Mar 07 2020 03:53:00 Tnb - Target, Po Box 673,
 Minneapolis, MN 55440-0673
 515194274 EDI: TFSR.COM Mar 07 2020 03:53:00 Toyota Lease Trust, PO Box 8026,
 Cedar Rapids, Iowa 52408-8026
 515176412 EDI: WACHOVIA.COM Mar 07 2020 03:53:00 Homeq Servicing, Po Box 13716,
 Sacramento, CA 95853
 515176440 +EDI: BLUESTEM Mar 07 2020 03:53:00 Webbank/gettington, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820
 515176441 +EDI: WFFC.COM Mar 07 2020 03:53:00 Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605
 TOTAL: 91

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515176316* +American Express, P.o. Box 981537, El Paso, TX 79998-1537
 515176314* +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
 515176340* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital 1 Bank, Po Box 85520, Richmond, VA 23285)
 515176341* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
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 515176342* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
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 515176343* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital 1 Bank, Po Box 85520, Richmond, VA 23285)

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***** BYPASSED RECIPIENTS (continued) *****

515176344* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital 1 Bank, Po Box 85520, Richmond, VA 23285)
515176345* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital 1 Bank, Po Box 85520, Richmond, VA 23285)
515176362* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2222
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
515176363* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2222
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
515176328* +Cap One, Po Box 5253, Carol Stream, IL 60197-5253
515176330* +Cap One, Po Box 5253, Carol Stream, IL 60197-5253
515176331* +Cap One, Po Box 5253, Carol Stream, IL 60197-5253
515176326* +Cap One, Po Box 30253, Salt Lake City, UT 84130-0253
515176329* +Cap One, Po Box 30253, Salt Lake City, UT 84130-0253
515176334* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
515176335* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
515176336* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
515176337* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
515176338* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
515176377* +Comenity Bank/Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411
515294024* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
515176406* +GECRB/Lowes, Po Box 965005, Orlando, FL 32896-5005
515176348* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)
515176349* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)
515176350* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)
515176351* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)
515176420* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)
515176418* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541)
518431835* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
518431836* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515176427* +Syncb/lord & Tay, Po Box 965015, Orlando, FL 32896-5015
515176435* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054)
515176436* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054)
515176432* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
Cedar Rapid, IA 52408)
515176433* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
Cedar Rapid, IA 52408)
515176437* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
Cedar Rapid, IA 52408)
515176442* +Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605
515176443* +Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605
515176439 ###Wawel Savings Bank, 104 Main Avenue, Wallington, NJ 07057-1103

TOTALS: 0, * 39, ## 1

Addresses marked '++' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin
Form ID: 3180W

Page 5 of 5
Total Noticed: 115

Date Rcvd: Mar 06, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Justin M Gillman on behalf of Debtor James P Durkin ecf@gbclawgroup.com,
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com
Justin M Gillman on behalf of Joint Debtor Gina M Durkin ecf@gbclawgroup.com,
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com
Kevin M. Buttery on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY
bkyefile@rasflaw.com
Marie-Ann Greenberg magecf@magnettrustee.com
Miriam Rosenblatt on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY
miriam.rosenblatt@mhillp.com, mrosenblatt@rasflaw.com
Shauna M Deluca on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY sdeluca@rasflaw.com
Sindi Mncina on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY smncina@rascrane.com
Steven K. Eisenberg on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY
bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 9